

**REMARKS**

Applicant respectfully requests reconsideration and allowance of the subject application.

Claims 7, 8, 9, 10, 13 and 14 are currently amended.

Claims 1-6, 11-12, and 15 are canceled without prejudice.

No claims are added.

Accordingly, Claims 7, 8, 9, 10, 13 and 14 are pending.

**Claims Rejections – 35 USC § 112**

**Claims 9, 13 and 14** are rejected under 35 U.S.C. § 112. Applicant respectfully traverses the rejection.

Dependent Claim 9 has been amended to recite:

9. The method of claim 7, further comprising:

downloading and storing electronic statement data in formats provided by the issuers.

Dependent Claim 13 has been amended to recite:

13. The method of claim 9, further comprising:

accessing, downloading, importing, exporting, and storing electronic statement data provided by the issuers;

and organizing, archiving, and retrieving such data.

Dependent Claim 14 has been amended to recite:

14. The method of claim 9, further comprising:

associating the electronic statement data provided by the issuers with their corresponding statements in the original document format.

The claim language *non-visual format* has been amended to more specifically refer to *proprietary data format*. Additionally, the claim language *visual format* has been amended to more specifically refer to *original document format* as provided by the issuers. Applicant therefore respectfully asserts that Claim 9, 13 and 14 are allowable under 35 U.S.C. § 112.

**Claims Rejections – 35 USC § 102**

**Claims 7** is rejected under 35 U.S.C. § 102(e) as being anticipated by Ensel et al. (US 6,493,685), hereinafter Ensel. Applicant respectfully traverses the rejection.

Independent Claim 7 has been amended to recite:

7. A computer implemented method for accessing, downloading, importing, displaying, and storing electronic statements in the document format provided by the issuers using a communication network, and organizing, archiving, retrieving, and displaying electronic statements stored on electronic data storage devices specified by the user in the original document format provided by the issuers, comprising:

downloading the electronic statements that have not been previously downloaded in the original document format provided by the issuers;

storing the downloaded electronic statements in the original document format provided by the issuers to the user specified electronic data storage device;

and displaying the retrieved electronic statements in the original document format provided by the issuers.

Ensel does not disclose a method for downloading, storing and displaying electronic statements in their unaltered original document format as provided by the statement issuer thereby retaining the fidelity and authenticity of the original statement. Instead, Ensel discloses that *once billing data has been received by the IIP, the IIP formats the billing data for storage in its own internal database and then performs the task of reformatting the bill for the particular channel(s) of distribution selected by the customer* (see column 4 line 25-29.) Furthermore, Ensel does not disclose user's ability to store the acquired statements to the electronic data storage device of his choice. Applicant therefore respectfully asserts that Claim 7 is allowable over Ensel.

**Claims Rejections – 35 USC § 103(a)**

**Claims 7 and Claim 9** are rejected under 35 U.S.C. § 103(e) as being anticipated by Ensel et al. (US 6,493,685), hereinafter Ensel in view of Kolling et al. (US 5,963,925) hereinafter Kolling. Applicant respectfully traverses the rejection.

Independent Claim 7 has been amended to recite:

7. A computer implemented method for accessing, downloading, importing, displaying, and storing electronic statements in the document format provided by the issuers using a communication network, and organizing, archiving, retrieving, and displaying electronic statements stored on electronic data storage devices specified by the user in the original document format provided by the issuers, comprising:

downloading the electronic statements that have not been previously downloaded in the original document format provided by the issuers;

storing the downloaded electronic statements in the original document format provided by the issuers to the user specified electronic data storage device;

and displaying the retrieved electronic statements in the original document format provided by the issuers.

Dependent Claim 9 has been amended to recite:

9. The method of claim 7, further comprising:

downloading and storing electronic statement data in formats provided by the issuers.

Neither Ensel nor Kolling discloses downloading, storing and displaying electronic statements in their unaltered original document format as provided by the statement issuer. Kolling discloses *statement may have the same "look and feel" as paper statement*; however, it is not obvious that the statement would retain the same document format of the original statement as provided by the statement issuer. Instead, Kolling discloses that *billers are provided with the capability to create statements with custom personalized marketing messages based upon their customer's characteristics*, which clearly anticipates the statements to be different from its original format. Applicant therefore respectfully asserts that Claim 7 and Claim 9 are allowable over Ensel in view of Kolling.

**Claims 8** is rejected under 35 U.S.C. § 103(a) as being anticipated by Ensel et al. (US 6,493,685), hereinafter Ensel in view of Riley (US 2002/0077940 A1) hereafter Riley. Applicant respectfully traverses the rejection.

Dependent Claim 8 has been amended to recite:

8. The method of claim 7, further comprising:

automatically sending instructions to user specified issuers to check for electronic statements that have not been downloaded previously to the user specified electronic data storage device;

and automatic downloading of these statements.

Riley teaches certain transaction data can be *generated into the e-statement automatically*; however, it does not disclose automatic downloading of the entire statement in its original document format as provided by the issuer. Applicant therefore respectfully asserts that Claim 8 is allowable over Ensel in view of Riley.

**Claims 10** is rejected under 35 U.S.C. § 103(a) as being anticipated by Kolling et al. (US 5,963,925) hereafter Kolling. Applicant respectfully traverses the rejection.

Kolling discloses using automatic OCR to convert *scanned images to PDF*; however, it does not disclose method for employing OCR to extract data from statement encoded in document format provided by the issuer. Applicant therefore respectfully asserts that Claim 10 is allowable over Kolling.

**Claims 13 and Claim 14** are rejected under 35 U.S.C. § 103(a) as being anticipated by Ensel et al. (US 6,493,685), hereinafter Ensel in view of Kolling et al. (US 5,963,925) hereafter Kolling. Applicant respectfully traverses the rejection.

Dependent Claim 13 has been amended to recite:

13. The method of claim 9, further comprising:

accessing, downloading, importing, exporting, and storing electronic statement data provided by the issuers;

and organizing, archiving, and retrieving such data.

Dependent Claim 14 has been amended to recite:

14. The method of claim 9, further comprising:

associating the electronic statement data provided by the issuers with their corresponding statements in the original document format.

Ensel and Kolling teach *billers' capability to create statements with custom personalized messages having the same "look-and-feel" as paper statements based on customer characteristics*;

however, they do not disclose accessing, downloading, importing, exporting, and storing electronic data provided by the issuers and associating these data with the corresponding statements in their original document format. Applicant therefore respectfully asserts that Claim 10 is allowable over Kolling.

**CONCLUSION**

Claims 7-10 and 13-14 are believed to be in condition for allowance. Applicant respectfully requests reconsideration and prompt issuance of the present application. Should any issue remain that prevents immediate issuance of the application, the Examiner is encouraged to contact the undersigned attorney to discuss the unresolved issue before issuing a subsequent Action.

Respectfully Submitted,



Lawrence W. Lee

1968 Menalto Avenue

Menlo Park, California 94025

Phone: (650) 804-0885

Email: llee@L2E2.com

Dated: 5/2/2008